

Pezza Cash Reconciliation
4/30/2018

Beginning Adjusted Cash Balance		<u>35,238.69</u>
Bank Balance	Beginning	10,585.12
Add:	Deposits	371.41
Less:	Disbursements	<u>(10,956.53)</u>
Bank Balance	Ending	0.00 V
Add:		
8B Charles St.	Rents	1,300.00
10A Charles St.	Rents	1,000.00
878 River Dr.	Rents	<u>0.00</u>
Total Cash Additions		2,300.00
Less:		
8B Charles St.	Rental Expenses	0.00
10A Charles St.	Rental Expenses	0.00
878 River Dr.	Rental Expenses	<u>0.00</u>
Total Cash Disbursements		0.00
Adjusted Cash Balance		<u><u>26,953.57</u></u>

The Rents and expenses are as per Nicholas Pezza

Account for Nicks Landscaping is closed

TBY

In re Nicholas Pezza

Debtor

Case No. 16-3371

Reporting Period: April 30, 2018

SCHEDULE OF CASH RECEIPTS AND DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. The amounts reported in the "CURRENT MONTH - ACTUAL" column must equal the sum of the four bank account columns. The amounts reported in the "PROJECTED" columns should be taken from the SMALL BUSINESS INITIAL REPORT (FORM IR-1). Attach copies of the bank statements and the cash disbursements journal. The total disbursements listed in the disbursements journal must equal the total disbursements reported on this page. A bank reconciliation must be attached for each account. [See MOR-1 (CONT)]

	BANK ACCOUNTS				CURRENT MONTH		CUMULATIVE FILING TO DATE	
	OPER	PAYROLL	TAX	OTHER	ACTUAL	PROJECTED	ACTUAL	PROJECTED
CASH BEGINNING OF MONTH					35,239		234,595	
RECEIPTS								
CASH SALES					2,280	Δ 1	79,157	
ACCOUNTS RECEIVABLE								
LOANS AND ADVANCES								
SALE OF ASSETS								
OTHER (ATTACH LIST)					0			
TRANSFERS (FROM DIP ACCTS)								
Rent					2,300		39,140	
TOTAL RECEIPTS					4,580		118,297	
DISBURSEMENTS								
Net payroll								
PAYROLL TAXES								
SALES, USE, & OTHER TAXES							1,884	
INVENTORY PURCHASES					1,908		71,991	
SECURED/ RENTAL/ LEASES								
INSURANCE							2,848	
ADMINISTRATIVE								
Utilities							2,386	
OTHER (ATTACH LIST)								
Real estate taxes							10,000	
OWNER DRAW *					10,957		21,217	
TRANSFERS (TO DIP ACCTS)								
Repairs							800	
PROFESSIONAL FEES								
U.S. TRUSTEE QUARTERLY FEES								
COURT COSTS								
TOTAL DISBURSEMENTS					12,865		111,126	
NET CASH FLOW					-8,285		7,171	
CASH - END OF MONTH					26,954		241,766	

* COMPENSATION TO SOLE PROPRIETORS FOR SERVICES RENDERED TO BANKRUPTCY ESTATE

THE FOLLOWING SECTION MUST BE COMPLETED

DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES: (FROM CURRENT MONTH ACTUAL COLUMN)	
TOTAL DISBURSEMENTS	26,954
LESS: TRANSFERS TO DEBTOR IN POSSESSION ACCOUNTS	0
PLUS: ESTATE DISBURSEMENTS MADE BY OUTSIDE SOURCES (i.e. from escrow accounts)	0
TOTAL DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES	26,954

T5

In re Nicholas Pezza
Debtor

Case No. 16-3371
Reporting Period: 4/30/18

7-13-18

STATEMENT OF OPERATIONS
(Income Statement)

The Statement of Operations is to be prepared on an accrual basis. The accrual basis of accounting recognizes revenue when it is realized and expenses when they are incurred, regardless of when cash is actually received or paid.

REVENUES	Month	Cumulative Filing to Date
Gross Revenues		0
Less: Returns and Allowances		
Net Revenue		0
COST OF GOODS SOLD		
Beginning Inventory		
Add: Purchases		
Add: Cost of Labor		
Add: Other Costs (attach schedule)		
Less: Ending Inventory		
Cost of Goods Sold		0
Gross Profit		0
OPERATING EXPENSES		
Advertising		
Auto and Truck Expense		
Bad Debts		
Contributions		
Employee Benefits Programs		
Insider Compensation*		
Insurance		
Management Fees/Bonuses		
Office Expense		
Pension & Profit-Sharing Plans		
Repairs and Maintenance		
Rent and Lease Expense		
Salaries/Commissions/Fees		
Supplies		
Taxes - Payroll		
Taxes - Real Estate		
Taxes - Other (sales & use)		
Travel and Entertainment		
Utilities		
Other (attach schedule) - owners draw		10,957
Total Operating Expenses Before Depreciation		10,957
Depreciation/Depletion/Amortization		
Net Profit (Loss) Before Other Income & Expenses		-10,957
OTHER INCOME AND EXPENSES		
Other Income (attach schedule)		
Interest Expense		
Other Expense (attach schedule)		
Net Profit (Loss) Before Reorganization Items		
REORGANIZATION ITEMS		
Professional Fees		
U. S. Trustee Quarterly Fees		
Interest Earned on Accumulated Cash from Chapter 11 (see continuation sheet)		
Gain (Loss) from Sale of Equipment		
Other Reorganization Expenses (attach schedule)		
Total Reorganization Expenses		
Income Taxes		
Net Profit (Loss)	\$	\$

*"Insider" is defined in 11 U.S.C. Section 101(31).

TL



Bank

America's Most Convenient Bank®

STATEMENT OF ACCOUNT

000052388 01 AV 0375 FIDG1040041518155431 0046 05 05



NICHOLAS PEZZA
DIP CASE 16-33371 DIST NJ
488 DEWEY AVE
SADDLE BROOK NJ 07663

Page 1 of 5
Statement Period Mar 18 2018-Apr 17 2018
Cust Ref # 4340042657-039-T-###
Primary Account # 434-0042657

26 140 0600



Chapter 11 Checking

NICHOLAS PEZZA
DIP CASE 16-33371 DIST NJ

Account # 434-0042657

ACCOUNT SUMMARY

Beginning Balance	1,220.90	Average Collected Balance	3,207.99
Deposits	14,200.00	Interest Earned This Period	0.00
Electronic Deposits	5,493.47	Interest Paid Year-to-Date	0.00
Checks Paid	11,669.27	Annual Percentage Yield Earned	0.00%
Electronic Payments	6,949.61	Days in Period	31
Ending Balance	2,295.49		

	Total for this Period	Total Year-to-Date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees (NSF)	\$0.00	\$35.00

DAILY ACCOUNT ACTIVITY

Deposits

POSTING DATE	DESCRIPTION	AMOUNT
04/04	DEPOSIT	10,900.00
04/10	DEPOSIT	1,000.00
04/16	DEPOSIT	1,500.00
	Subtotal:	14,200.00

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
03/19	ATM CHECK DEPOSIT, ****45184675656 AUT 031818 ATM CHECK DEPOSIT 150 MAIN STREET LODI * NJ	1,605.00
03/26	ATM CHECK DEPOSIT, ****45184675656 AUT 032618 ATM CHECK DEPOSIT 351 MIDLAND AVE GARFIELD * NJ	2,087.11
04/02	ATM CHECK DEPOSIT, ****45184675656 AUT 033118 ATM CHECK DEPOSIT 150 MAIN ST LODI * NJ	105.00
04/03	CCD DEPOSIT, HYPERLINK INC3 ACH PAYMTS C12829	325.36
04/05	ATM CHECK DEPOSIT, ****45184675656 AUT 040418 ATM CHECK DEPOSIT 150 MAIN ST LODI * NJ	691.00

Call 1-800-637-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

Printed on 04/17/2018 at 10:00 AM

How to Balance Your Account

Page: 2 of 5

Begin by adjusting your account register as follows:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

Your ending balance shown on this statement is:

List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.

Subtotal by adding lines 1 and 2.

List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.

Subtract Line 4 from 3. This adjusted balance should equal your account balance.

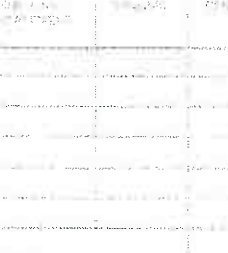
Ending Balance	2,295.49
----------------	----------

Total Deposits +

Sub Total 1,000,000.00

Total
Withdrawals

Adjusted
Balance



Total Deposits

DATE	DESCRIPTION	AMOUNT	BALANCE
10/1/10	Initial deposit	100.00	100.00
10/5/10	Withdrawal	25.00	75.00
10/10/10	Deposit	50.00	125.00
10/15/10	Withdrawal	10.00	115.00
10/20/10	Deposit	75.00	190.00
10/25/10	Withdrawal	30.00	160.00
10/30/10	Deposit	40.00	200.00
11/5/10	Withdrawal	15.00	185.00
11/10/10	Deposit	60.00	245.00
11/15/10	Withdrawal	20.00	225.00
11/20/10	Deposit	80.00	305.00
11/25/10	Withdrawal	35.00	270.00
11/30/10	Deposit	55.00	325.00
12/5/10	Withdrawal	18.00	307.00
12/10/10	Deposit	65.00	372.00
12/15/10	Withdrawal	22.00	350.00
12/20/10	Deposit	90.00	440.00
12/25/10	Withdrawal	40.00	400.00
12/30/10	Deposit	70.00	470.00
1/5/11	Withdrawal	28.00	442.00
1/10/11	Deposit	85.00	527.00
1/15/11	Withdrawal	32.00	495.00
1/20/11	Deposit	95.00	590.00
1/25/11	Withdrawal	45.00	545.00
1/30/11	Deposit	75.00	620.00
2/5/11	Withdrawal	30.00	590.00
2/10/11	Deposit	100.00	690.00
2/15/11	Withdrawal	48.00	642.00
2/20/11	Deposit	80.00	722.00
2/25/11	Withdrawal	50.00	672.00
2/28/11	Deposit	90.00	762.00
3/5/11	Withdrawal	35.00	727.00
3/10/11	Deposit	110.00	837.00
3/15/11	Withdrawal	55.00	782.00
3/20/11	Deposit	100.00	882.00
3/25/11	Withdrawal	60.00	822.00
3/30/11	Deposit	115.00	937.00
4/5/11	Withdrawal	40.00	897.00
4/10/11	Deposit	120.00	1017.00
4/15/11	Withdrawal	65.00	952.00
4/20/11	Deposit	130.00	1082.00
4/25/11	Withdrawal	70.00	1012.00
4/30/11	Deposit	140.00	1152.00
5/5/11	Withdrawal	50.00	1102.00
5/10/11	Deposit	150.00	1252.00
5/15/11	Withdrawal	75.00	1177.00
5/20/11	Deposit	160.00	1337.00
5/25/11	Withdrawal	80.00	1257.00
5/30/11	Deposit	170.00	1427.00
6/5/11	Withdrawal	60.00	1367.00
6/10/11	Deposit	180.00	1547.00
6/15/11	Withdrawal	85.00	1462.00
6/20/11	Deposit	190.00	1652.00
6/25/11	Withdrawal	90.00	1562.00
6/30/11	Deposit	200.00	1762.00
7/5/11	Withdrawal	70.00	1692.00
7/10/11	Deposit	210.00	1902.00
7/15/11	Withdrawal	95.00	1807.00
7/20/11	Deposit	220.00	2027.00
7/25/11	Withdrawal	100.00	1927.00
7/30/11	Deposit	230.00	2157.00
8/5/11	Withdrawal	80.00	2077.00
8/10/11	Deposit	240.00	2317.00
8/15/11	Withdrawal	105.00	2212.00
8/20/11	Deposit	250.00	2462.00
8/25/11	Withdrawal	110.00	2352.00
8/30/11	Deposit	260.00	2612.00
9/5/11	Withdrawal	90.00	2522.00
9/10/11	Deposit	270.00	2792.00
9/15/11	Withdrawal	115.00	2677.00
9/20/11	Deposit	280.00	2957.00
9/25/11	Withdrawal	120.00	2837.00
9/30/11	Deposit	290.00	3127.00
10/5/11	Withdrawal	100.00	3027.00
10/10/11	Deposit	300.00	3327.00
10/15/11	Withdrawal	125.00	3202.00
10/20/11	Deposit	310.00	3512.00
10/25/11	Withdrawal	130.00	3382.00

1. 2007年12月15日，中国银监会发布《中国银监会关于调整商业银行资本充足率监管达标期限的通知》，规定“对于2007年12月31日以前开业的商业银行，自2008年起，按照《商业银行资本充足率管理办法》的要求，逐步达到资本充足率监管标准”。

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston,
Maine 04243-1377

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number
- A description of the error or transaction you are unsure about
- The dollar amount and date of the suspected error

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

[illegible]

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

$$\frac{d}{dt} \left(\int_{\Omega} u^2 dx + \int_{\Gamma} u^2 dS \right) = -2 \int_{\Omega} u \Delta u dx - 2 \int_{\Gamma} u \nabla_T u \cdot \nu dS$$

In case of Errors or Questions About Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P O Box 1577, Lewiston, Maine 04243-1577 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your MoneyDirect® Overdraft Protection account the term "COP" or "OD" refers to Overdraft Protection; the Bank discounts the Average Daily Balance on the periodic statements as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are made to your account and will continue until the balance has been paid in full. To compute the finance charge, the Bank uses the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Statement) shown on the front of the statement. The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted, plus or minus any other debit and/adjustment that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.



Bank

America's Most Convenient Bank®

STATEMENT OF ACCOUNT

NICHOLAS PEZZA
DIP CASE 16-33371 DIST NJ

Page 3 of 5
Statement Period Mar 18 2018-Apr 17 2018
Cust Ref # 4340042657-039-T-###
Primary Account # 434-0042657

DATE ACCOUNT ACTIVITY

Electronic Deposits (continued)

POSTING DATE	DESCRIPTION	AMOUNT
04/09	ATM CHECK DEPOSIT, *****45184675656 AUT 040818 ATM CHECK DEPOSIT 150 MAIN ST LODI * NJ	105.00
04/10	ATM CHECK DEPOSIT, *****45184675656 AUT 041018 ATM CHECK DEPOSIT 600 MARKET STREET ELMWOOD PARK * NJ	270.00
04/16	ATM CHECK DEPOSIT, *****45184675656 AUT 041518 ATM CHECK DEPOSIT 150 MAIN ST LODI * NJ	105.00

Subtotal: 5,493.47

Checks Paid

All deposits are processed electronically and listed under Electronic Payments					
DATE	CHECK #	AMOUNT	DATE	CHECK #	AMOUNT
03/19	129	91.32	03/28	134	505.41
03/19	131*	75.00	04/09	135	10,996.04
04/03	133*	1.50			

Subtotal: 11,669.27

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
03/19	ELECTRONIC PMT-TEL, ATT PAYMENT *****880011VR20	251.37
03/19	DEBIT POS, *****45184675656, AUT 031818 DDA PURCHASE LOWE'S 2328 PATERSON * NJ	48.35
03/19	DEBIT CARD PURCHASE, *****45184675656, AUT 031718 VISA DDA PUR QUICK CHEK CORPORATION LODI * NJ	40.00
03/21	DEBIT CARD PURCHASE, *****45184675656, AUT 032018 VISA DDA PUR LICENSE FEE HOME I 973 273 8001 * NJ	90.00
03/21	DEBIT CARD PURCHASE, *****45184675656, AUT 032018 VISA DDA PUR MR BRUNO S PIZZERIA RE SADDLE BROOK * NJ	13.84
03/22	DEBIT CARD PURCHASE, *****45184675656, AUT 032018 VISA DDA PUR QUICK CHEK CORPORATION LODI * NJ	47.91
03/23	TD ATM DEBIT, *****45184675656, AUT 032218 DDA WITHDRAW 150 MAIN ST LODI * NJ	700.00
03/26	DEBIT CARD PURCHASE, *****45184675656, AUT 032318 VISA DDA PUR WAYNE WHOLESALE FERT WAYNE * NJ	314.54
03/26	DEBIT POS, *****45184675656, AUT 032418 DDA PURCHASE USPS PO 3 350 MARKET S SADDLE BROOK * NJ	50.00
03/28	DEBIT POS, *****45184675656, AUT 032818 DDA PURCHASE THE HOME DEPOT 959 PATERSON * NJ	555.88
03/28	DEBIT CARD PURCHASE, *****45184675656, AUT 032618 VISA DDA PUR IBC NUWAVEOVEN.COM 888 6892831 * IL	424.33
03/28	DEBIT CARD PURCHASE, *****45184675656, AUT 032718 VISA DDA PUR BP 2052124 SADDLE BROOK A SADDLE BROOK * NJ	30.00

Call 1-800-937-2000 for 24 hour Bank-by-Phone service or connect to www.bankofamerica.com



Bank

America's Most Convenient Bank®

STATEMENT OF ACCOUNT

NICHOLAS PEZZA
DIP CASE 16-33371 DIST NJ

Page: 4 of 5
Statement Per od: Mar 18 2018-Apr 17 2018
Cust Ref #: 4340042657-039-T-###
Primary Account #: 434-0042657

26-2-3-11-000

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DEBIT/DESCRIPTION	AMOUNT
03/29	DEBIT CARD PURCHASE, *****45184675656, AUT 032818 VISA DDA PUR BP 2052124SADDLE BROOK A SADDLE BROOK * NJ	20.00
03/29	DEBIT CARD PURCHASE, *****45184675656, AUT 032818 VISA DDA PUR FUEL 4 ELMWOOD PARK ELMWOOD PARK * NJ	20.00
04/02	DEBIT CARD PURCHASE, *****45184675656, AUT 033118 VISA DDA PUR NJMVC LODI LODI * NJ	253.50
04/02	DEBIT POS, *****45184675656, AUT 040118 DDA PURCHASE SHOPRITE PASSAIC S1 50 PASSAIC * NJ	14.94
04/02	DEBIT CARD PURCHASE, *****45184675656, AUT 040118 VISA DDA PUR BP 2052124SADDLE BROOK A SADDLE BROOK * NJ	11.00
04/03	ELECTRONIC PMT-TEL, ATT PAYMENT *****210011VR2Q	251.37
04/03	DEBIT POS, *****45184675656, AUT 040318 DDA PURCHASE THE HOME DEPOT 959 PATERSON * NJ	218.49
04/04	DEBIT POS, *****45184675656, AUT 040318 DDA PURCHASE WAL MART SUPER CENTER GARFIELD * NJ	19.96
04/04	DEBIT POS, *****45184675656, AUT 040418 DDA PURCHASE ATT MOSILITY PASSAIC * NJ	5.17
04/05	DEBIT CARD PURCHASE, *****45184675656, AUT 040418 VISA DDA PUR BP 2052124SADDLE BROOK A SADDLE BROOK * NJ	30.00
04/09	DEBIT POS, *****45184675656, AUT 040718 DDA PURCHASE THE HOME DEPOT 0950 PASSAIC * NJ	168.05
04/09	DEBIT POS, *****45184675656, AUT 040818 DDA PURCHASE OURAN AUTO SERVICE TIR PATERSON * NJ	90.95
04/10	DEBIT CARD PURCHASE, *****45184675656, AUT 040818 VISA DDA PUR QUICK CHEK CORPORATION LODI * NJ	40.00
04/11	ACH DEBIT, PUBLIC SERVICE PSEG ****99974009	375.00
04/11	ACH DEBIT, PUBLIC SERVICE PSEG ****52001618	252.00
04/11	ACH DEBIT, PUBLIC SERVICE PSEG ****41766805	221.00
04/11	ACH DEBIT, PUBLIC SERVICE PSEG ****74415209	188.23
04/11	ACH DEBIT, PUBLIC SERVICE PSEG ****45762609	165.00
04/11	DEBIT CARD PURCHASE, *****45184675656, AUT 041018 VISA DDA PUR OPTIMUM 7870V 201 337 1112 * NY	165.43
04/11	DEBIT CARD PURCHASE, *****45184675656, AUT 041018 VISA DDA PUR WAYNE WHOLESALE FERT WAYNE * NJ	79.95
04/11	DEBIT CARD PURCHASE, *****45184675656, AUT 041018 VISA DDA PUR PASSAIC METAL BLDG SUP CLIFTON * NJ	31.17
04/11	DEBIT POS, *****45184675656, AUT 041118 DDA PURCHASE BOROUGH CLERK PARAMUS * NJ	25.00
04/11	ACH DEBIT, PUBLIC SERVICE PSEG ****46145901	19.10
04/12	DEBIT CARD PURCHASE, *****45184675656, AUT 041018 VISA DDA PUR AMTRUST NORTH AMERICA IN 877 5287878 * OH	753.40
04/12	DEBIT POS, *****45184675656, AUT 041218 DDA PURCHASE HARBOR FREIGHT TOOLS 2 SADDLE BROOK * NJ	25.58

Call 1-800-937-2600 for 24-hour Bank-by-Phone services or connect to www.totobank.com



Bank

America's Most Convenient Bank™

STATEMENT OF ACCOUNT

NICHOLAS PEZZA
DIP CASE 16-33371 DIST NJ

Page 5 of 5
Statement Period: Mar 18 2018-Apr 17 2018
Cust Ref #: 4340042657-039-1 ###
Primary Account #: 434-0042657

76-3-34710200

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	Amount
04/12	DEBIT CARD PURCHASE, *****45184675656, AUT 041118 VISA DDA PUR BP 2052124SADDLE BROOK A SADDLE BROOK * NJ	17.21
04/13	DEBIT POS, *****45184675656, AUT 041318 DDA PURCHASE P P WHOLESALE MARKET CLIFTON * NJ	271.00
04/16	DEBIT CARD PURCHASE, *****45184675656, AUT 041418 VISA DDA PUR OPTIMUM7870V 201 337 1112 * NY	225.42
04/16	DEBIT CARD PURCHASE, *****45184675656, AUT 041518 VISA DDA PUR RESTAURANT DEPOT SOUTH HACKENSACK * NJ	147.95
04/16	DEBIT CARD PURCHASE, *****45184675656, AUT 041318 VISA DDA PUR ENVIRONMENTAL RENEWAL LL WOODLAND PARK * NJ	120.00
04/16	DEBIT CARD PURCHASE, *****45184675656, AUT 041518 VISA DDA PUR DELTA SADDLE BROOK SADDLE BROOK * NJ	40.03
04/16	DEBIT CARD PURCHASE, *****45184675656, AUT 041518 VISA DDA PUR DELTA SADDLE BROOK SADDLE BROOK * NJ	26.23
04/16	DEBIT CARD PURCHASE, *****45184675656, AUT 041418 VISA DDA PUR BP 2052124SADDLE BROOK A SADDLE BROOK * NJ	22.07
04/17	DEBIT CARD PURCHASE, *****45184675656, AUT 041618 VISA DDA PUR NOCHES DE COLOMBIA HACKEN HACKENSACK * NJ	35.24
Subtotal:		6,949.81

DAILY BALANCE SUMMARY

DATE	DEPOSIT	DATE	BALANCE
03/17	1,220.90	04/04	12,184.34
03/19	2,319.91	04/05	13,045.34
03/21	2,216.07	04/09	1,895.50
03/22	2,168.16	04/10	3,825.50
03/23	1,468.16	04/11	2,404.52
03/26	3,190.73	04/12	1,578.43
03/28	1,672.11	04/13	1,307.43
03/29	1,632.11	04/16	2,330.73
04/02	1,455.67	04/17	2,295.49
04/03	1,309.67		



Call 1-800-937-2000 for 24-hour Card-by-Phone service or connect to www.tdbank.com

2018-07-13



Bank

America's Most Convenient Bank®

T

STATEMENT OF ACCOUNT

000068888 01 AY 0.375 FID01040080218113773 0048 08 05



NICKS LANDSCAPING
DEBTOR IN POSSESSION CASE 16-33371RG
488 DEWEY AVE
SADDLE BROOK NJ 07663

Page: 1 of 3
Statement Period: Apr 03 2018-Apr 30 2018
Cust Ref #: 4354821667-039-T-###
Primary Account #: 435-4821667



Chapter 11 Checking

NICKS LANDSCAPING
DEBTOR IN POSSESSION CASE 16-33371RG

Account # 435-4821667

ACCOUNT SUMMARY

Beginning Balance	0.00	Average Collected Balance	715.12
Deposits	529.03	Interest Earned This Period	0.00
Electronic Deposits	3,595.80	Interest Paid Year-to-Date	0.00
Other Withdrawals	3,300.00	Annual Percentage Yield Earned	0.00%
Ending Balance	824.83	Days in Period	28

DAILY ACCOUNT ACTIVITY

Deposits

POSTING DATE	DESCRIPTION	AMOUNT
04/03	DEPOSIT	529.03
	Subtotal:	529.03

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
04/05	ATM CHECK DEPOSIT, *****04020400861 AUT 040418 ATM CHECK DEPOSIT 150 MAIN ST LODI * NJ	1,212.65
04/06	ATM CHECK DEPOSIT, *****04020400861 AUT 040518 ATM CHECK DEPOSIT 150 MAIN ST LODI * NJ	125.00
04/10	ATM CHECK DEPOSIT, *****04020400861 AUT 041018 ATM CHECK DEPOSIT 600 MARKET STREET ELMWOOD PARK * NJ	1,487.57
04/19	ATM CHECK DEPOSIT, *****04020400861 AUT 041918 ATM CHECK DEPOSIT 600 MARKET STREET ELMWOOD PARK * NJ	221.07
04/30	ATM CHECK DEPOSIT, *****04020400861 AUT 042818 ATM CHECK DEPOSIT 150 MAIN ST LODI * NJ	500.00
04/30	ATM CHECK DEPOSIT, *****04020400861 AUT 042718 ATM CHECK DEPOSIT 150 MAIN STREET LODI * NJ	50.00
	Subtotal:	3,595.80

Other Withdrawals

POSTING DATE	DESCRIPTION	AMOUNT
04/10	DEBIT	1,800.00
04/16	DEBIT	1,500.00
	Subtotal:	3,300.00

Call 1-800-937-2000 for 24-hour Bank-by-Phone service or connect to www.tdbank.com

Bank Branches: 44 Branches in New Jersey, 1,000+ ATMs nationwide

Page: 2 of 3

Your ending balance shown on this statement is:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register
- Follow instructions 2-5 to verify your ending account balance.

List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.

Subtotal by adding lines 1 and 2

List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.

Subtract Line 4 from 3. This adjusted balance should equal your account balance.

Ending Balance	824.63
Total Deposits	+
Sub Total	
Total Withdrawals	+
Adjusted Balance	

Date		Description		Amount		Balance	
2023-01-01		Opening Balance		1000.00		1000.00	
2023-01-05		Deposit		500.00		1500.00	
2023-01-10		Withdrawal		200.00		1300.00	
2023-01-15		Deposit		300.00		1600.00	
2023-01-20		Withdrawal		100.00		1500.00	
2023-01-25		Deposit		400.00		1900.00	
2023-01-30		Withdrawal		150.00		1750.00	
2023-02-05		Deposit		250.00		2000.00	
2023-02-10		Withdrawal		180.00		1820.00	
2023-02-15		Deposit		350.00		2170.00	
2023-02-20		Withdrawal		120.00		2050.00	
2023-02-25		Deposit		450.00		2500.00	
2023-03-01		Closing Balance		2500.00		2500.00	

bioRxiv preprint doi: <https://doi.org/10.1101/2017.04.29.141775>; this version posted May 1, 2017. The copyright holder for this preprint (which was not certified by peer review) is the author/funder, who has granted bioRxiv a license to display the preprint in perpetuity. It is made available under aCC-BY-NC-ND 4.0 International license.

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can balance on us, but doing so will not preserve your rights. In your letter, give us the following information:

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number
- A description of the error or transaction you are unsure about
- The dollar amount and date of the suspected error

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe it is an error

If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

FINANCE CHARGES: Although the Bank uses the **Average Daily Balance** method to calculate the finance charge on your MasterCard® Protection account (the term "OD" or "OD" refers to Overdraft Protection), the Bank discloses the **Average Daily Balance** on the periodic statement as an easier method for you to calculate the finance charge. The finance charge is based to accrue on the date advances and other debits are posted to your account and the finance charge will be added to the balance on the next billing cycle. To compute the finance charge, multiply the **Average Daily Balance** over the Days in Period times the **Daily Periodic Rate** (as listed in the Account Summary section or the front of the statement). The **Average Daily Balance** is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.



Bank

America's Most Convenient Bank®

STATEMENT OF ACCOUNT

NICKS LANDSCAPING
DESTOR IN POSSESSION CASE 16-33371RG

Page: 3 of 3
Statement Period: Apr 03 2018-Apr 30 2018
Cust Ref #: 4354821667-039-T-###
Primary Account #: 435-4821667

03018 2 2 0300

STATEMENT OF ACCOUNT			
DATE	DEBIT	CREDIT	BALANCE
04/03	0.00		
04/03	529.03		1,553.75
04/05	1,741.69		53.76
04/06	1,866.69		274.63
		04/30	824.83



Call 1-800-637-2000 for 24-hour Bank-by-Phone Service or connect to www.kbank.com
for more information.



Statement of Account

Statement Date Apr 01-Apr 30, 2018
Account Number 8000959846
Page 1 of 4

Closed

02 01 ADDRESS SERVICE REQUESTED
NICHOLAS PEZZA
NICKS LANDSCAPING
436 DEWEY AVE
SADDLE BROOK NJ 07653
03462
ddg41



Free. Simple. Secure. Columbia Bank's Digital Wallet Adds a High Tech Option to Pay!



21st century banking is here! With Columbia Bank's "Digital Wallet," your debit card is more manageable, more secure and more convenient than ever! Just load your Columbia Bank debit card information in your smartphone using Apple Pay®, Android Pay™ or Samsung Pay® free apps. And, when you are ready to pay for any purchase, simply tap your mobile device in front of a store's payment terminal and you're done. Tap and Pay. Paying for your purchases couldn't be easier!

SUMMARY OF ACCOUNTS

Business Free 8000959846 \$0.00 **Home Mortgage Solutions...Fast and Easy!**
Looking for your dream home? Well, look no further! Columbia Bank offers low home mortgage rates. Flexible terms, quick turnarounds...we'll even come to you! To learn more about our full range of home mortgage products and services, please visit us online or contact our Customer Service center at (800) 522-4167.

CHECKING

8000959846

Business Free

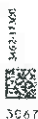
Previous Balance	10,585.12	Account Title: NICHOLAS PEZZA
1 Deposits/Credits	371.41	NICKS LANDSCAPING
2 Debits	10,956.53	Account Number 8000959846
1 Checks	10,900.00	Number of Enclosures 1
Service Charge	0.00	Statement Dates 04/01/2018 thru 04/30/2018
Current Balance	0.00	Days in the statement period 30

Transaction Activity

Date	Description	Amount	Balance
04/01	Beginning Balance		10,585.12
04/02	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	371.41	10,956.53
04/05	Check 110	-10,900.00	56.53
04/19	Closeout Withdrawal	-56.53	0.00

CHECKS IN NUMBER ORDER

Date	Check No	Amount
04/05	110	10,900.00



V

NO.	
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
TOTAL	\$

THIS AREA IS PROVIDED TO HELP YOU BALANCE YOUR CHECKING ACCOUNT STATEMENT

If your Checking Account has overdraft protection, remember to record the dollar amount of funds transferred into your checking account from your other designated deposit account or from your Premium Overdraft or your CheckRight Overdraft Line of Credit.

Bank Balance Shown on this Statement	\$
ADD+	
Deposits not credited on this Statement (If Any)	\$
SUBTOTAL	\$
SUBTRACT-	
Checks Outstanding	\$
TOTAL	\$

Should agree with checkbook balance after adding interest and deducting service charges (if any) shown on your checking statement. Please report any difference to us within 10 days of receipt of this statement. If no difference is reported in 10 days, the account will be considered correct. Direct checking account inquiries to the branch servicing it or to our customer service center at 1-800-522-4167.

IMPORTANT NOTICE

1. Always be alert to your surroundings and defer ATM transactions if circumstances cause you to be apprehensive.
2. Close the entry door of any ATM facility so equipped.
3. Put away withdrawn cash before exiting any ATM facility.
4. Direct any complaints concerning ATM security to an appropriate department of the owner of the ATM or to the NJ Department of Banking.
5. If you have any concerns about the security of any ATM owned and operated by Columbia Bank, call 1-800-522-4167 or the NJ Department of Banking at 609-292-7272.

LOST OR STOLEN DEBIT CARD

To report a lost or stolen Columbia Bank Debit Card, please call 800-522-4167, Monday through Friday from 7:30am - 8:00pm and Saturday from 8:00am - 2:00 PM. After normal business hours, please call 800-472-3272.

THE FOLLOWING DISCLOSURE RELATES TO ACCOUNTS THAT CAN BE ACCESSED VIA ELECTRONIC FUND TRANSFERS

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUND TRANSFERS

Telephone us at 800-522-4167 (outside the Continental US call (201)796-3600) or write us at Columbia Bank, 19-01 Route 208 North, Fair Lawn, NJ 07410 ATTN: Customer Service Center, as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number.
2. Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error so that you will have the use of the money during the time it takes us to complete our investigation.

YOU MUST PUT YOUR COMPLAINT OR QUESTION IN WRITING EVEN IF YOU CALL. IF WE DO NOT RECEIVE IT WITHIN 10 BUSINESS DAYS OF RECEIPT OF THIS STATEMENT, WE MAY NOT CREDIT YOUR ACCOUNT.

To find out whether preauthorized electronic fund transfers to your account have been received, please call 800-747-4428 (outside the Continental US call (201) 703-3751) during normal business hours.

IMPORTANT INFORMATION REGARDING YOUR OVERDRAFT PROTECTION LINE OF CREDIT STATEMENT

"PREV. BALANCE" and "PRIOR STATEMENT BALANCES" is the total unpaid principal at the beginning of the billing cycle. "NEW BALANCE" is the total unpaid principal at the end of the cycle.

Refer to the "TRANSACTION SECTION." The information within this section relates to the transactions that occurred during the statement cycle. Transactions shown in this section are the result of transactions affecting the loan.

Transactions affecting the principal such as loans being made, the principal portion of payments received (if any), and other adjustments made. The principal balance from each of these figures is stated in the "PRINCIPAL" column. The principal balance remains unchanged between the dates of activity indicated.

The statement also totals fees assessed for the cycle and year-to-date. It also totals interest charged for the cycle and year-to-date.

Any payments received at other than the billing address may be subject to delays in posting.

The current interest rate is divided by 365 to arrive at the daily periodic rate. The daily periodic rate is multiplied by each of the different principal balances and then by the number of days each balance remained unchanged. The sum of these calculations equals the interest charge disclosed on the statement.

Send payment to:
Columbia Bank
P.O. Box 947
Fair Lawn, NJ 07410

Send billing inquiries to:
Columbia Bank
Attn: Loan Accounting Department
19-01 Route 208 North
Fair Lawn, NJ 07410

THE FOLLOWING DISCLOSURE REQUIRED BY FEDERAL LAW APPLIES TO OVERDRAFT PROTECTION LINE OF CREDIT ACCOUNTS. IT DOES NOT APPLY TO COMMERCIAL LINE OF CREDIT ACCOUNTS.

BILLING RIGHTS SUMMARY

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us on a separate sheet at the address shown above for billing inquiries.

In your letter, give us the following information.

- **Account information:** Your name and account number
- **Dollar Amount**
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But if we determine that we made a mistake, you will not have to pay the amount in question or any other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.



Statement of Account
Statement Date Apr 01-Apr 30, 2018
Account Number 800095845
Page 2 of 4

PAID/RETURN ITEM FEES	Total For This Period	Total Year-To-Date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00



3067

Page 02-17

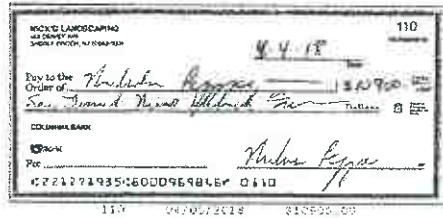


MEMBER
FDIC

 **Columbia Bank**
12-01 ROUTE 208 NORTH - PAIR LAWN, NJ 07410
(800) 520-4167

Statement of Account
Statement Date Apr 01-Apr 30, 2018
Account Number 8000869648
Page 4 of 4

Account: 8000869648
Month: 04/01/2018 to 04/30/2018
Page: 2



3062

rev 09-17

Nick Pezza
Nick's Landscaping

Month April 2018

Day	Customer Name	Old Balance	Billed	Received	Owed
April 2018	Zuffo	183.62	0	183.62	0
Monday	Kaszenan	192.38	1.00	0	192.38
Tuesday	Inster	434.83	0	211.83	223.00
- 1	Demichile	213.73	0	213.73	0
Wednesday	Princicci	373.93	0	0	373.93
- 1	Carlor	237.49	0	0	237.49
	Barns	496.59	0	0	496.59
Thursday	Vackechuk	940.44	0	0	940.44
	Carriello	320.63	0	320.63	0
	Holmes	352.69	0	352.69	0

Month April 2008

227924
15

14